

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 20-10966-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Heller
aka Michael H Heller
117 Union Mill Terrace
Mount Laurel, NJ 08054

Maria Heller
117 Union Mill Terrace
Mount Laurel, NJ 08054

Social Security No.:
xxx-xx-6803

xxx-xx-5541

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on January 21, 2020 and a confirmation hearing on such Plan has been scheduled for March 25, 2020.

The debtor filed a Modified Plan on October 14, 2021 and a confirmation hearing on the Modified Plan is scheduled for November 17, 2021. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 15, 2021
JAN:

Jeanne Naughton
Clerk

In re:
Michael Heller
Maria Heller
Debtors

Case No. 20-10966-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Oct 15, 2021

User: admin
Form ID: 186

Page 1 of 4
Total Noticed: 61

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2021:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | + Michael Heller, Maria Heller, 117 Union Mill Terrace, Mount Laurel, NJ 08054-3265 |
| aty | + Shane Heskin, 1650 Market Street, One Liberty Place, Suite 1800, Philadelphia, PA 19103-7304 |
| cr | + 1st Colonial Community Bank, c/o Saldutti Law Group, 800 N Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511 |
| cr | + WBL SPO I, LLC, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925 |
| 518670853 | + 1st Colonial Community Bank, Saldutti Law Group, 800 N. Kings Highway Suite 300, Cherry Hill, NJ 08034-1511 |
| 518670854 | + ABC Merchant Solutions, LLC, 30 Broad St, New York, NY 10004-2304 |
| 518716898 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 518670857 | + Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 |
| 518670859 | ++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998 |
| 518670861 | + Bank of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012 |
| 518670862 | + Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413 |
| 518731583 | Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785 |
| 518721897 | + Bank of America, N.A., ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921 |
| 518670863 | + Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801 |
| 518670866 | + CBSG, 20 N 3rd St, Philadelphia, PA 19106-2118 |
| 518670874 | + Par Funding, 20 N. 3rd Street, Philadelphia, PA 19106-2118 |
| 518708027 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245 |
| 518670876 | + Saldutti Law Group, 800 N. Kings Hwy, Ste 300, Cherry Hill, NJ 08034-1511 |
| 518670877 | + Samuel D'Alessandro, 112 N. Courtland Street, East Stroudsburg, PA 18301-2102 |
| 518772664 | + Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720 |
| 518670880 | + Stern & Eisenberg PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925 |
| 518746608 | + TD Bank, N.A., Schiller Knapp Lefkowitz & Hertzel LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835 |
| 518744452 | + TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzel LLP, 950 New Loudon Road, Latham New York 12110-2190 |
| 518748182 | THE BANK OF NEW YORK MELLON, c/o Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785 |
| 518676273 | + THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Milstead & Associates, 1 East Stow Road, Marlton, NJ 08053-3118 |
| 518798128 | THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826 |
| 518798129 | THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826, THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 10826 Greenville, SC 29603-0826 |
| 518670884 | + The Christie Lodge Owners Association, c/o Porterfield & Associates, PO Box 3149, Vail, CO 81658-3149 |
| 518784617 | + The Christie Lodge Owners Association, Inc., c/o Marc D. Miceli, Esq., SM Law PC, P.O. Box 530, Oldwick, NJ 08858-0530 |
| 518670885 | + WBL SPO I, LLC, 101 Hudson St, 33rd Fl, Jersey City, NJ 07302-3905 |
| 518725462 | + WBL SPO I, LLC, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925 |

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|-------------------------------------|-----------|----------------------------|
| smg | Email/Text: usanj.njbankr@usdoj.gov | | |

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Oct 15, 2021

Form ID: 186

Total Noticed: 61

| | | | |
|-----------|--|----------------------|--|
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Oct 15 2021 20:19:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| cr | + Email/PDF: acg.acg.ebn@americaninfosource.com | Oct 15 2021 20:19:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518673575 | Email/Text: ebnbankruptcy@ahm.honda.com | Oct 15 2021 20:18:05 | Financial Services Vehicle Trust, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 518670856 | Email/Text: ebnbankruptcy@ahm.honda.com | Oct 15 2021 20:19:00 | Acura Financial Services, PO Box 168088, Irving, TX 75016-8088 |
| 518673183 | Email/Text: ebnbankruptcy@ahm.honda.com | Oct 15 2021 20:19:00 | American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016 |
| 518754432 | Email/Text: ally@ebn.phinsolutions.com | Oct 15 2021 20:19:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 518670855 | + Email/Text: ally@ebn.phinsolutions.com | Oct 15 2021 20:19:00 | Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004 |
| 518703794 | Email/PDF: ais.bmw.ebn@americaninfosource.com | Oct 15 2021 20:17:59 | BMW Financial Services, Pob 78103, Phoenix, AZ 85062 |
| 518670864 | Email/PDF: ais.bmw.ebn@americaninfosource.com | Oct 15 2021 20:18:13 | Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016 |
| 518677832 | + Email/PDF: acg.acg.ebn@americaninfosource.com | Oct 15 2021 20:18:13 | BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 518670865 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Oct 15 2021 20:18:11 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 518670867 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Oct 15 2021 20:18:16 | Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 518749746 | Email/PDF: Citi.BNC.Correspondence@citi.com | Oct 15 2021 20:18:01 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 518670868 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Oct 15 2021 20:19:00 | Comenitycapital/Uulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |
| 518670869 | Email/Text: mrdiscen@discover.com | Oct 15 2021 20:19:00 | Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850 |
| 518679790 | Email/Text: mrdiscen@discover.com | Oct 15 2021 20:19:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 518670870 | Email/Text: sbse.cio.bnc.mail@irs.gov | Oct 15 2021 20:19:00 | Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518772744 | Email/Text: JCAP_BNC_Notices@jcap.com | Oct 15 2021 20:19:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 518787540 | + Email/Text: bankruptcy@ondeck.com | Oct 15 2021 20:20:00 | On Deck Capital, Inc., c/o Christine Levi, 1400 Broadway, New York, NY 10018-5300 |
| 518670873 | + Email/Text: bankruptcy@ondeck.com | Oct 15 2021 20:20:00 | Ondeck Cap, 1400 Broadway, New York, NY 10018-5300 |
| 518770405 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 15 2021 20:17:58 | Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541 |
| 518670875 | Email/Text: collections@premierecapitalfunding.com | Oct 15 2021 20:19:00 | Premier Capital Funding, LLC, 9265 4th Ave 2nd floor, Brooklyn, NY 11209 |
| 518670878 | + Email/Text: bankruptcynotices@sba.gov | Oct 15 2021 20:19:00 | Small Business Administration, 409 3rd St, SW, Washington, DC 20416-0005 |

District/off: 0312-1

User: admin

Page 3 of 4

Date Recd: Oct 15, 2021

Form ID: 186

Total Noticed: 61

| | | | |
|-----------|---|----------------------|---|
| 518672394 | + Email/PDF: gecsed@recoverycorp.com | Oct 15 2021 20:17:56 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518670882 | + Email/PDF: gecsed@recoverycorp.com | Oct 15 2021 20:17:56 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 518670883 | Email/Text: bankruptcy@td.com | Oct 15 2021 20:19:00 | TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243 |
| 518773550 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM | Oct 15 2021 20:34:16 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518724780 | + Email/Text: resolutions@wbl.com | Oct 15 2021 20:19:00 | WBL SPO I, LLC, c/o World Business Lenders, 101 Hudson St, 33rd Floor, Jersey City, NJ 07302-3905 |
| 518790521 | + Email/Text: resolutions@wbl.com | Oct 15 2021 20:19:00 | World Business Lenders, c/o Asset Resolution, 101 Hudson St, 33rd Floor, Jersey City, NJ 07302-3905 |

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|------------|---------------|---|
| cr | * | Ally Bank Lease Trust, PO Box 130424, Roseville, MN 55113-0004 |
| 5186742909 | * | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 518670858 | *+ | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 |
| 518670860 | *P++ | BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998 |
| 518670871 | * | Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518670872 | * | Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518670879 | *P++ | STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602 |
| 518670881 | *+ | Stern & Eisenberg PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925 |
| 518670886 | *+ | WBL SPO I, LLC, 101 Hudson St, 33rd Fl, Jersey City, NJ 07302-3905 |
| 519246483 | ##+ | Complete Business Solutions Group, Inc., 20 N. 3rd Street, Philadelphia, PA 19106-2118 |

TOTAL: 0 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2021 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

| | |
|-----------------|---|
| Andrew M. Lubin | on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE |
|-----------------|---|

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Oct 15, 2021

Form ID: 186

Total Noticed: 61

bkecf@milsteadlaw.com alubin@milsteadlaw.com

Denise E. Carlon

on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jason Brett Schwartz

on behalf of Creditor Financial Services Vehicle Trust jschwartz@mesterschwartz.com

Lee Martin Perlman

on behalf of Debtor Michael Heller ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Joint Debtor Maria Heller ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Marc D. Miceli

on behalf of Creditor The Christie Lodge Owners Association Inc. mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com

Marc D. Miceli

on behalf of Plaintiff The Christie Lodge Owners Association Inc. mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com

Phillip Andrew Raymond

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

Rebecca K. McDowell

on behalf of Creditor 1st Colonial Community Bank rmcdowell@slgcollect.com

Regina Cohen

on behalf of Creditor Ally Bank Lease Trust rcohen@lavin-law.com ksweeney@lavin-law.com

Steven P. Kelly

on behalf of Creditor WBL SPO I LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 13